

Certificate Number: 17082-PAW-DE-039830948

Bankruptcy Case Number: 19-21546



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 2, 2025, at 5:29 o'clock PM MST, JULIE A KEFFER completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 2, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director